

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Application No.: 09/654,933**

**Customer No.: 22927**

**Attorney Docket No.:** 96-108-C2

**Date Filed:** September 1, 2000

**Title:** METHOD, APPARATUS, AND PROGRAM FOR  
CUSTOMIZING CREDIT ACCOUNTS

**Applicants:** Walker et al.

**Group Art Unit:** 3694

**Confirmation No.:** 7050

**Examiner:** COLBERT, Ella  
(571) 272-6741 /voice  
(571) 273-8300 /fax

**REPLY with AMENDMENT**  
**after the Final Office Action mailed May 4, 2010**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action mailed May 4, 2010 (Paper No. / Mail Date 20100419), please consider the following remarks.